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(admitted *pro hac vice*)
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10100 Santa Monica Boulevard
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Lynn L. Tavenner, Esq. (VA Bar No. 30083)
Paula S. Beran, Esq. (VA Bar No. 34679)
TAVENNER & BERAN, PLC
20 North Eighth Street, 2nd Floor
Richmond, Virginia 23219
Telephone: (804) 783-8300
Telecopy: (804) 783-0178

- and -

Robert J. Feinstein, Esq.
John A. Morris, Esq.
(admitted *pro hac vice*)
PACHULSKI STANG ZIEHL & JONES LLP
780 Third Avenue, 36th Floor
New York, New York 10017
Telephone: (212) 561-7700
Telecopy: (212) 561-7777

*Counsel for the Circuit City Stores, Inc.
Liquidating Trust*

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In re:	:	Chapter 11
	:	
CIRCUIT CITY STORES, INC., <u>et al.</u> , ¹	:	Case No. 08-35653-KRH
	:	
Debtors.	:	(Jointly Administered)
	:	
	:	

NOTICE OF BOND OF LIQUIDATING TRUSTEE AND COPY OF THE SAME

Please take notice that pursuant to the Findings of Fact, Conclusions of Law and Order Confirming the Modified Second Amended Joint Plan of Liquidation of Circuit City Stores, Inc.

¹ The Debtors and the last four digits of their respective taxpayer identification numbers are as follows: Circuit City Stores, Inc. (3875), Circuit City Stores West Coast, Inc. (0785), InterTAN, Inc. (0875), Ventoux International, Inc. (1838), Circuit City Purchasing Company, LLC (5170), CC Aviation, LLC (0841), CC Distribution Company of Virginia, Inc. (2821), Circuit City Properties, LLC (3353), Kinzer Technology, LLC (2157), Abbott Advertising Agency, Inc. (4659), Patapsco Designs, Inc. (6796), Sky Venture Corp. (0311), PRAHS, Inc. (n/a), XSStuff, LLC (9263), Mayland MN, LLC (6116), Courchevel, LLC (n/a), Orbyx Electronics, LLC (3360), and Circuit City Stores PR, LLC (5512). The address for Circuit City Stores West Coast, Inc. is 9250 Sheridan Boulevard, Westminster, Colorado 80031. For all other Debtors, the address was 9950 Mayland Drive, Richmond, Virginia 23233 and currently is 4951 Lake Brook Drive, Glen Allen, VA 23060.

and its Affiliated Debtors and Debtors in Possession and its Official Committee of Creditors Holding General Unsecured Claims (Docket No. 8555, the “Confirmation Order”) dated September 14, 2010, the attached Bond of Liquidating Trustee has been obtained.

Dated: Richmond, Virginia
November 16, 2010

TAVENNER & BERAN, PLC

/s/ Paula S. Beran
Lynn L. Tavenner (VA Bar No. 30083)
Paula S. Beran (VA Bar No. 34679)
20 North Eighth Street, 2nd Floor
Richmond, Virginia 23219
(804) 783-8300

- and -

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New York, New York 10017
(212) 561-7700

*Co-Counsel for the Circuit City Stores, Inc.
Liquidating Trust*

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In re:

CIRCUIT CITY STORES, INC., et al,

Debtors.

BOND OF LIQUIDATING TRUSTEE

CHAPTER 11

Case No. 08 – 35653 (KRH)

(Jointly Administered)

KNOW ALL BY THESE PRESENTS, That we, **Alfred Siegel of Crowe Horwath LLP**, 15233 Ventura Boulevard, Ninth Floor, Sherman Oaks, CA 91403-2250, as Principal, and **HARTFORD FIRE INSURANCE COMPANY, FEDERAL INSURANCE COMPANY** and **THE HANOVER INSURANCE COMPANY**, as sureties, (hereinafter called Sureties) are held and firmly bound unto **The Liquidating Trust Created Pursuant to the Second Amended Joint Plan of Liquidation of Circuit City Stores, Inc. and its Affiliated Debtors and Debtors In Possession and its Official Committee of Creditors Holding General Unsecured Claims and the Circuit City Stores, Inc. Liquidating Trust Agreement** in the total aggregate sum of **THREE HUNDRED FIFTY MILLION AND 00/100THS – (\$350,000,000.00)DOLLARS**, lawful money of the United States to be paid to the United States, for which payment, well and truly to be made, we bind ourselves and our heirs, executors, administrators, successors and assigns, severally by these presents.

WHEREAS, the above-named **ALFRED SIEGEL** was on the 24th day of August, 2009, appointed Liquidating Trustee for the Estate of **CIRCUIT CITY STORES, INC., ET AL, Case Number 08-35653 (KRH)**, debtors and he has accepted said trusts with all the duties and obligations pertaining thereto;

WHEREAS, the Sureties have agreed to be severally and not jointly liable under this Bond for the respective amounts set forth below:

NOW, THEREFORE, if the said **ALFRED SIEGEL** obeys such orders as said Court may make in relation to said trusts, and shall faithfully and truly account for all monies, assets, and effects of the estates of said Debtors which shall come into his hands and possession, and shall in all respects faithfully perform all his official duties, then this obligation to be void; otherwise to remain in full force and virtue.

PROVIDED, HOWEVER, THAT:

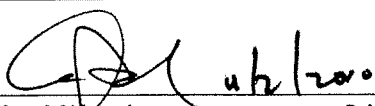
1. In no event shall the total obligation of the Sureties hereunder exceed the amount herein stated, regardless of the number of years this bond is in force.
2. It is expressly provided that the obligation of the Sureties shall be several and not joint, and no Surety shall be responsible in an amount greater than their respective maximum amount of liability set forth below in paragraph 3. Nor shall any Surety's liability be increased or affected hereunder in any way whatsoever as a result of the performance or non-performance by any other Surety of such other Surety's obligation under this Bond.
3. The maximum amount of liability for each surety shall be limited to the following amounts; **HARTFORD FIRE INSURANCE COMPANY @ \$252,000,000.00 (72%), FEDERAL INSURANCE COMPANY @ \$66,000,000.00 (19%), THE HANOVER INSURANCE COMPANY @ \$32,000,000.00 (9%).**

This bond is effective as of the 1st day of November, 2010.

Signed and sealed this 27th day of October, 2010.

PRINCIPAL

BY:

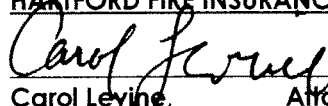


Alfred Siegel, Principal

SURETIES

HARTFORD FIRE INSURANCE COMPANY

BY:

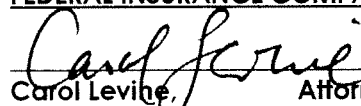


Carol Levine, Attorney-In-Fact

BOND NUMBER: 61BSBFQ9951

FEDERAL INSURANCE COMPANY

BY:

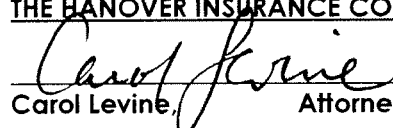


Carol Levine, Attorney-In-Fact

BOND NUMBER: 8161-75-30

THE HANOVER INSURANCE COMPANY

BY:



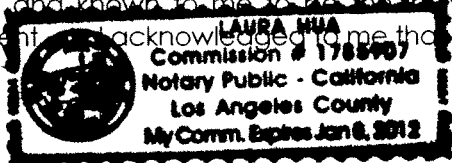
Carol Levine, Attorney-In-Fact

BOND NUMBER: 1926879

INDIVIDUAL ACKNOWLEDGMENT

State of California
County of Los Angeles

On this 2nd day of November, 2010, before me personally came **ALFRED SIEGEL** to me known, and known to me to be the individual described in and who executed the foregoing instrument, and acknowledged to me that he executed the same.



Laura Hua
Notary Public

SURETY ACKNOWLEDGMENT

STATE OF NEW YORK

COUNTY OF NEW YORK

On this 27th day of October, 2010, before me personally came **Carol Levine** to me known, who, being by me duly sworn, did depose and say that she is an Attorney-In-Fact of **HARTFORD FIRE INSURANCE COMPANY** the corporation described in and which the within instrument; that she knows the corporate seal of said corporation; that the seal affixed to the within instrument is such corporate seal, that she signed the said instrument and affixed the said seal as Attorney-in-Fact by authority of the Board of Directors of said corporation and by authority of this office under the Standing Resolutions thereof.

Maria Spenza
Notary Public

SURETY ACKNOWLEDGMENT

STATE OF NEW YORK

COUNTY OF NEW YORK



On this 27th day of October, 2010, before me personally came **Carol Levine** to me known, who, being by me duly sworn, did depose and say that she is an Attorney-In-Fact of **FEDERAL INSURANCE COMPANY** the corporation described in and which the within instrument; that she knows the corporate seal of said corporation; that the seal affixed to the within instrument is such corporate seal, that she signed the said instrument and affixed the said seal as Attorney-in-Fact by authority of the Board of Directors of said corporation and by authority of this office under the Standing Resolutions thereof.

Maria Spenza
Notary Public

SURETY ACKNOWLEDGMENT

STATE OF NEW YORK

COUNTY OF NEW YORK



On this 27th day of October, 2010, before me personally came **Carol Levine** to me known, who, being by me duly sworn, did depose and say that she is an Attorney-In-Fact of **THE HANOVER INSURANCE COMPANY** the corporation described in and which the within instrument; that she knows the corporate seal of said corporation; that the seal affixed to the within instrument is such corporate seal, that she signed the said instrument and affixed the said seal as Attorney-in-Fact by authority of the Board of Directors of said corporation and by authority of this office under the Standing Resolutions thereof.

Maria Spenza
Notary Public



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POWER OF ATTORNEY

Direct Inquiries/Claims to:

THE HARTFORD
BOND, T-4

P.O. BOX 2103, 690 ASYLUM AVENUE
HARTFORD, CONNECTICUT 06115

call: 888-266-3488 or fax: 860-757-5835

KNOW ALL PERSONS BY THESE PRESENTS THAT:

Agency Code: 10-257097

- ☒ Hartford Fire Insurance Company, a corporation duly organized under the laws of the State of Connecticut
- ☒ Hartford Casualty Insurance Company, a corporation duly organized under the laws of the State of Indiana
- ☒ Hartford Accident and Indemnity Company, a corporation duly organized under the laws of the State of Connecticut
- ☐ Hartford Underwriters Insurance Company, a corporation duly organized under the laws of the State of Connecticut
- ☐ Twin City Fire Insurance Company, a corporation duly organized under the laws of the State of Indiana
- ☐ Hartford Insurance Company of Illinois, a corporation duly organized under the laws of the State of Illinois
- ☐ Hartford Insurance Company of the Midwest, a corporation duly organized under the laws of the State of Indiana
- ☐ Hartford Insurance Company of the Southeast, a corporation duly organized under the laws of the State of Florida

having their home office in Hartford, Connecticut, (hereinafter collectively referred to as the "Companies") do hereby make, constitute and appoint, **up to the amount of unlimited:**

Maria Sponza, Anita Hunter, Margaret McLaughlin, Carol Levine
of
New York, NY

their true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign its name as surety(ies) only as delineated above by ☒, and to execute, seal and acknowledge any and all bonds, undertakings, contracts and other written instruments in the nature thereof, on behalf of the Companies in their business of guaranteeing the fidelity of persons, guaranteeing the performance of contracts and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

In Witness Whereof, and as authorized by a Resolution of the Board of Directors of the Companies on January 22, 2004 the Companies have caused these presents to be signed by its Assistant Vice President and its corporate seals to be hereto affixed, duly attested by its Assistant Secretary. Further, pursuant to Resolution of the Board of Directors of the Companies, the Companies hereby unambiguously affirm that they are and will be bound by any mechanically applied signatures applied to this Power of Attorney.



Paul A. Bergenholz

Paul A. Bergenholz, Assistant Secretary

M. Ross Fisher

M. Ross Fisher, Assistant Vice President

STATE OF CONNECTICUT }
COUNTY OF HARTFORD } ss. Hartford

On this 1st day of February, 2004, before me personally came M. Ross Fisher, to me known, who being by me duly sworn, did depose and say: that he resides in the County of Hartford, State of Connecticut; that he is the Assistant Vice President of the Companies, the corporations described in and which executed the above instrument; that he knows the seals of the said corporations; that the seals affixed to the said instrument are such corporate seals; that they were so affixed by authority of the Boards of Directors of said corporations and that he signed his name thereto by like authority.



CERTIFICATE

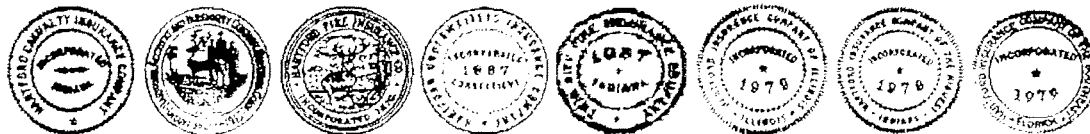
Scott E. Paseka

Scott E. Paseka
Notary Public

My Commission Expires October 31, 2012

I, the undersigned, Assistant Vice President of the Companies, DO HEREBY CERTIFY that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which is still in full force effective as of

Signed and sealed at the City of Hartford.



Gary W. Stumper

Gary W. Stumper, Assistant Vice President

HARTFORD FIRE INSURANCE COMPANY

Hartford, Connecticut
Financial Statement, December 31, 2009
(Statutory Basis)

ASSETS

U.S. Government Bonds	\$	368,756,707
Bonds of Other Governments		136,326,951
State, County Municipal		
Miscellaneous Bonds ..		12,724,600,391
Stocks		5,385,500,208
Short Term Investments		326,369,173
	\$	<u>18,941,553,430</u>
Real Estate	\$	135,059,043
Cash		135,120,953
Agents' Balances (Under 90 Day)		2,645,588,209
Other Invested Assets		426,558,272
Miscellaneous		2,259,048,524
Total Admitted Assets	\$	<u>24,542,928,431</u>

LIABILITIES

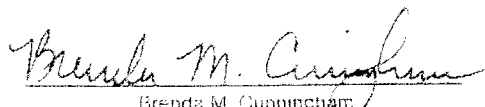
Reserve for Claims	\$	
and Claim Expense		7,008,536,044
Reserve for Unearned Premiums		1,991,334,544
Reserve for Taxes, License		
and Fees		63,462,631
Miscellaneous Liabilities		2,289,376,393
Total Liabilities	\$	<u>11,352,709,612</u>
Capital Paid In	\$	54,740,000
Surplus		<u>13,135,478,819</u>
Surplus as regards Policyholders	\$	<u>13,190,218,819</u>
Total Liabilities, Capital		
and Surplus	\$	<u>24,542,928,431</u>

STATE OF CONNECTICUT
COUNTY OF HARTFORD
CITY OF HARTFORD

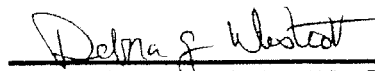
} ss.


Debora G. Westcott, Assistant Vice President, and Patricia A. Murrone, Assistant Secretary of the Hartford Fire Insurance Company, being duly sworn, each deposes and say that the foregoing is a true and correct statement of the said company's financial condition as of December 31, 2009.

Subscribed and sworn to before me
this 29th day of March, 2010.


Brenda M. Cunningham
Notary Public
My Commission Expires July 31, 2010




Debora G. Westcott, Assistant Vice President


Patricia A. Murrone, Assistant Secretary



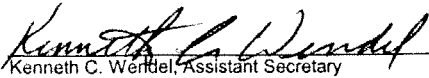
Case 08-35653-KRH

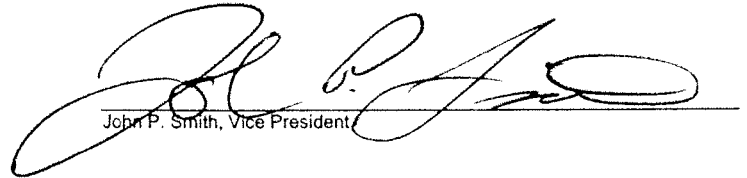
Chubb
SuretyPOWER OF
ATTORNEYFederal Insurance Company
Vigilant Insurance Company
Pacific Indemnity CompanyU.S. Treasury Department
15 Mountain View Road
Warren, NJ 07059

Know All by These Presents, That **FEDERAL INSURANCE COMPANY**, an Indiana corporation, **VIGILANT INSURANCE COMPANY**, a New York corporation, and **PACIFIC INDEMNITY COMPANY**, a Wisconsin corporation, do each hereby constitute and appoint **Carol Levine, Sybil Levine, Maria Sponza and Anita Hunter of New York, New York**-----

each as their true and lawful Attorney-in-Fact to execute under such designation in their names and to affix their corporate seals to and deliver for and on their behalf as surety thereon or otherwise, bonds and undertakings and other writings obligatory in the nature thereof (other than bail bonds) given or executed in the course of business, and any instruments amending or altering the same, and consents to the modification or alteration of any instrument referred to in said bonds or obligations.

In Witness Whereof, said **FEDERAL INSURANCE COMPANY**, **VIGILANT INSURANCE COMPANY**, and **PACIFIC INDEMNITY COMPANY** have each executed and attested these presents and affixed their corporate seals on this **24th** day of **April**, 2006


Kenneth C. Wendel, Assistant Secretary


John P. Smith, Vice President

STATE OF NEW JERSEY

County of Somerset

ss.

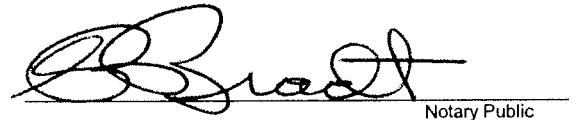
On this **24th** day of **April**, 2006

before me, a Notary Public of New Jersey, personally came Kenneth C. Wendel, to me known to be Assistant Secretary of **FEDERAL INSURANCE COMPANY**, **VIGILANT INSURANCE COMPANY**, and **PACIFIC INDEMNITY COMPANY**, the companies which executed the foregoing Power of Attorney, and the said Kenneth C. Wendel, being by me duly sworn, did depose and say that he is Assistant Secretary of **FEDERAL INSURANCE COMPANY**, **VIGILANT INSURANCE COMPANY**, and **PACIFIC INDEMNITY COMPANY** and knows the corporate seals thereof, that the seals affixed to the foregoing Power of Attorney are such corporate seals and were thereto affixed by authority of the By-Laws of said Companies; and that he signed said Power of Attorney as Assistant Secretary of said Companies by like authority; and that he is acquainted with John P. Smith, and knows him to be Vice President of said Companies; and that the signature of John P. Smith, subscribed to said Power of Attorney is in the genuine handwriting of John P. Smith, and was thereto subscribed by authority of said By-Laws and in deponent's presence.

Notarial Seal



STEPHEN B. BRADT
Notary Public, State of New Jersey
No. 2321097
Commission Expires Oct. 25, 2009


Notary Public

CERTIFICATION

Extract from the By-Laws of **FEDERAL INSURANCE COMPANY**, **VIGILANT INSURANCE COMPANY**, and **PACIFIC INDEMNITY COMPANY**:

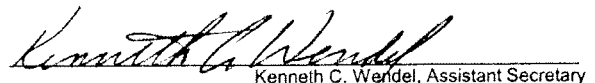
"All powers of attorney for and on behalf of the Company may and shall be executed in the name and on behalf of the Company, either by the Chairman or the President or a Vice President or an Assistant Vice President, jointly with the Secretary or an Assistant Secretary, under their respective designations. The signature of such officers may be engraved, printed or lithographed. The signature of each of the following officers: Chairman, President, any Vice President, any Assistant Vice President, any Secretary, any Assistant Secretary and the seal of the Company may be affixed by facsimile to any power of attorney or to any certificate relating thereto appointing Assistant Secretaries or Attorneys-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and any such power of attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is attached."

I, Kenneth C. Wendel, Assistant Secretary of **FEDERAL INSURANCE COMPANY**, **VIGILANT INSURANCE COMPANY**, and **PACIFIC INDEMNITY COMPANY** (the "Companies") do hereby certify that

- (i) the foregoing extract of the By-Laws of the Companies is true and correct,
- (ii) the Companies are duly licensed and authorized to transact surety business in all 50 of the United States of America and the District of Columbia and are authorized by the U.S. Treasury Department; further, Federal and Vigilant are licensed in Puerto Rico and the U.S. Virgin Islands, and Federal is licensed in American Samoa, Guam, and each of the Provinces of Canada except Prince Edward Island; and
- (iii) the foregoing Power of Attorney is true, correct and in full force and effect.

Given under my hand and seals of said Companies at Warren, NJ this




Kenneth C. Wendel, Assistant Secretary

IN THE EVENT YOU WISH TO NOTIFY US OF A CLAIM, VERIFY THE AUTHENTICITY OF THIS BOND OR NOTIFY US OF ANY OTHER MATTER, PLEASE CONTACT US AT ADDRESS LISTED ABOVE, OR BY Telephone (908) 903- 3493 Fax (908) 903- 3656
e-mail: surety@chubb.com

FEDERAL INSURANCE COMPANY**STATEMENT OF ASSETS, LIABILITIES AND SURPLUS TO POLICYHOLDERS**

Statutory Basis

DECEMBER 31, 2009

(in thousands of dollars)

ASSETS		LIABILITIES AND SURPLUS TO POLICYHOLDERS	
Cash and Short Term Investments.....	\$ 257,630	Outstanding Losses and Loss Expenses	\$ 11,900,150
United States Government, State and Municipal Bonds.....	11,077,454	Unearned Premiums.....	3,345,760
Other Bonds.....	4,042,056	Reinsurance Premiums Payable	322,875
Stocks	778,949	Provision for Reinsurance	79,993
Other Invested Assets.....	<u>1,758,696</u>	Other Liabilities.....	<u>717,789</u>
 TOTAL INVESTMENTS	 <u>17,914,785</u>	 TOTAL LIABILITIES	 <u>16,366,567</u>
Investments in Affiliates:		Special Surplus Funds.....	176,031
Chubb Investment Holdings, Inc.....	2,881,003	Capital Stock	20,980
Pacific Indemnity Company	2,200,172	Paid-In Surplus.....	3,106,809
Chubb Insurance Investment Holdings Ltd. ..	1,539,334	Unassigned Funds.....	<u>11,017,701</u>
Executive Risk Indemnity Inc.....	1,078,688		
CC Canada Holdings Ltd.....	607,555	SURPLUS TO POLICYHOLDERS.....	<u>14,321,521</u>
Great Northern Insurance Company	453,227		
Chubb European Investment Holdings SLP ..	271,092		
Chubb Insurance Company of Australia ...	255,177		
Vigilant Insurance Company.....	176,625		
Other Affiliates	349,088		
Premiums Receivable.....	1,458,416		
Other Assets	<u>1,502,926</u>	TOTAL LIABILITIES AND SURPLUS TO POLICYHOLDERS.....	<u>\$ 30,688,088</u>
 TOTAL ADMITTED ASSETS	 <u>\$ 30,688,088</u>		

Investments are valued in accordance with requirements of the National Association of Insurance Commissioners.
Investments valued at \$448,814,488 are deposited with government authorities as required by law.

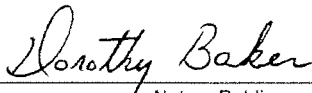
State, County & City of New York, — ss:

Yvonne Baker, Assistant Secretary

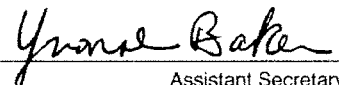
of the Federal Insurance Company

being duly sworn, deposes and says that the foregoing Statement of Assets, Liabilities and Surplus to Policyholders of said Federal Insurance Company on December 31, 2009 is true and correct and is a true abstract of the Annual Statement of said Company as filed with the Secretary of the Treasury of the United States for the 12 months ending December 31, 2009.

Subscribed and sworn to before me
this



Notary Public



Assistant Secretary

DOROTHY M. BAKER
Notary Public, State of New York
No. 31-4904994
Qualified in New York County
Commission Expires Sept. 14, 2013

THE HANOVER INSURANCE COMPANY
 MASSACHUSETTS BAY INSURANCE COMPANY
 CITIZENS INSURANCE COMPANY OF AMERICA

POWERS OF ATTORNEY
 CERTIFIED COPY

KNOW ALL MEN BY THESE PRESENTS: That THE HANOVER INSURANCE COMPANY and MASSACHUSETTS BAY INSURANCE COMPANY, both being corporations organized and existing under the laws of the State of New Hampshire, and CITIZENS INSURANCE COMPANY OF AMERICA, a corporation organized and existing under the laws of the State of Michigan, do hereby constitute and appoint

Carol Levine, Sybil Levine, Maria Sponza, Anita Hunter and/or Margaret McLaughlin

of **New York, NY** and each is a true and lawful Attorney(s)-in-fact to sign, execute, seal, acknowledge and deliver for, and on its behalf, and as its act and deed any place within the United States, or, if the following line be filled in, only within the area therein designated

any and all bonds, recognizances, undertakings, contracts of indemnity or other writings obligatory in the nature thereof, as follows:

Any such obligations in the United States, not to exceed Fifty Million and No/100 (\$50,000,000) in any single instance

and said companies hereby ratify and confirm all and whatsoever said Attorney(s)-in-fact may lawfully do in the premises by virtue of these presents. These appointments are made under and by authority of the following Resolution passed by the Board of Directors of said Companies which resolutions are still in effect:

"RESOLVED, That the President or any Vice President, in conjunction with any Assistant Vice President, be and they are hereby authorized and empowered to appoint Attorneys-in-fact of the Company, in its name and as its acts, to execute and acknowledge for and on its behalf as Surety any and all bonds, recognizances, contracts of indemnity, waivers of citation and all other writings obligatory in the nature thereof, with power to attach thereto the seal of the Company. Any such writings so executed by such Attorneys-in-fact shall be as binding upon the Company as if they had been duly executed and acknowledged by the regularly elected officers of the Company in their own proper persons." (Adopted October 7, 1981 - The Hanover Insurance Company; Adopted April 14, 1982 - Massachusetts Bay Insurance Company; Adopted September 7, 2001 - Citizens Insurance Company of America)

IN WITNESS WHEREOF, THE HANOVER INSURANCE COMPANY, MASSACHUSETTS BAY INSURANCE COMPANY and CITIZENS INSURANCE COMPANY OF AMERICA have caused these presents to be sealed with their respective corporate seals, duly attested by a Vice President and an Assistant Vice President, this **16th** day of **November 2009**.



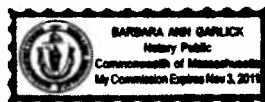
THE HANOVER INSURANCE COMPANY
 MASSACHUSETTS BAY INSURANCE COMPANY
 CITIZENS INSURANCE COMPANY OF AMERICA

Mary Jeanne Anderson
 Mary Jeanne Anderson, Vice President

Robert K. Grennan
 Robert K. Grennan, Assistant Vice President

THE COMMONWEALTH OF MASSACHUSETTS)
 COUNTY OF WORCESTER) ss.

On this **16th** day of **November 2009**, before me came the above named Vice President and Assistant Vice President of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, to me personally known to be the individuals and officers described herein, and acknowledged that the seals affixed to the preceding instrument are the corporate seals of The Hanover Insurance Company Massachusetts Bay Insurance Company and Citizens Insurance Company of America, respectively, and that the said corporate seals and their signatures as officers were duly affixed and subscribed to said instrument by the authority and direction of said Corporations.



Barbara A. Garlick
 Notary Public

My commission expires on November 3, 2011

I, the undersigned Assistant Vice President of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, hereby certify that the above and foregoing is a full, true and correct copy of the Original Power of Attorney issued by said Companies, and do hereby further certify that the said Powers of Attorney are still in force and effect.

This Certificate may be signed by facsimile under and by authority of the following resolution of the Board of Directors of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America.

"RESOLVED, That any and all Powers of Attorney and Certified Copies of such Powers of Attorney and certification in respect thereto, granted and executed by the President or any Vice President in conjunction with any Assistant Vice President of the Company, shall be binding on the Company to the same extent as if all signatures therein were manually affixed, even though one or more of any such signatures thereon may be facsimile." (Adopted October 7, 1981 - The Hanover Insurance Company; Adopted April 14, 1982 Massachusetts Bay Insurance Company; Adopted September 7, 2001 - Citizens Insurance Company of America)

GIVEN under my hand and the seals of said Companies, at Worcester, Massachusetts, this **27th** day of **October**, 2010.

THE HANOVER INSURANCE COMPANY
 MASSACHUSETTS BAY INSURANCE COMPANY
 CITIZENS INSURANCE COMPANY OF AMERICA

Stephen L. Brault
 Stephen L. Brault, Assistant Vice President



The Hanover Insurance Company | 440 Lincoln Street, Worcester, MA 01653
Citizens Insurance Company of America | 645 West Grand River Avenue, Howell, MI 48843

Financial Statement

The Hanover Insurance Company, Bedford, New Hampshire
FINANCIAL STATEMENT AS OF DECEMBER 31, 2009

ASSETS		2009
Cash in Banks (Including Short-Term Investments).....	\$	102,721,326
Bonds and Stocks.....		3,731,905,104
Other Admitted Assets.....		1,200,878,839
Total Admitted Assets.....		<u>5,035,014,270</u>
LIABILITIES, CAPITAL AND SURPLUS		
Reserve for Unearned Premiums.....	\$	960,594,387
Reserve for Loss and Loss Expense.....		1,743,616,859
Reserve for Taxes.....		0
Funds held under reinsurance treaties.....		7,945,335
Reserve for all other Liabilities.....		585,741,755
Capital Stock – \$1.00 par.....	\$	5,000,000
Net Surplus.....		<u>1,732,115,934</u>
Policyholders' Surplus.....		<u>1,737,115,934</u>
Total Liabilities, Capital and Surplus.....		<u>5,035,014,270</u>

COMMONWEALTH OF MASSACHUSETTS }
COUNTY OF WORCESTER } s.s.:

Martin D. Kelly, Asst. Treasurer of The Hanover Insurance Company, being duly sworn deposes and says that he is the above described officer of said Company, and certifies that the foregoing statement is a true statement of the condition and affairs of the said Company on December 31, 2009.

MARTIN D. KELLY
Asst. Treasurer